

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re:

BILLY GRAYBEAL
SANDRA GRAYBEAL
Debtor(s)

Case No. 09-33094

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Glenn Stearns, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 09/04/2009.
- 2) The plan was confirmed on NA.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was converted on 12/17/2009.
- 6) Number of months from filing to last payment: 2.
- 7) Number of months case was pending: 7.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$38,980.00.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have not cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$850.00
Less amount refunded to debtor	\$0.00

NET RECEIPTS: **\$850.00**

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$155.54
Court Costs	\$0.00
Trustee Expenses & Compensation	\$47.60
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: **\$203.14**

Attorney fees paid and disclosed by debtor: \$1,047.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
AFNI/VERIZON	Unsecured	1,269.00	NA	NA	0.00	0.00
CACH LLC	Unsecured	3,963.00	NA	NA	0.00	0.00
CITIBANK	Unsecured	2,038.00	NA	NA	0.00	0.00
CREDITORS DISCOUNT & AUDIT	Unsecured	1,050.00	NA	NA	0.00	0.00
CREDITORS DISCOUNT & AUDIT	Unsecured	108.00	NA	NA	0.00	0.00
DEPENDON COLLECTION SERVICE	Unsecured	1,684.00	NA	NA	0.00	0.00
ENHANCED RECOVERY CORP	Unsecured	308.00	NA	NA	0.00	0.00
FIA CARD SERVICES	Unsecured	5,151.00	NA	NA	0.00	0.00
FIA CARD SERVICES	Unsecured	4,302.00	NA	NA	0.00	0.00
FIRST REVENUE ASSURANCE	Unsecured	1,269.00	NA	NA	0.00	0.00
FIRST REVENUE ASSURANCE	Unsecured	1,230.00	NA	NA	0.00	0.00
GEMB	Unsecured	1,808.00	NA	NA	0.00	0.00
GINNYS	Unsecured	269.00	NA	NA	0.00	0.00
GMAC PAYMENT CENTER	Secured	0.00	NA	NA	0.00	0.00
HSBC	Unsecured	11,230.00	NA	NA	0.00	0.00
HSBC MORTGAGE	Secured	0.00	NA	NA	0.00	0.00
INTERNAL REVENUE SERVICE	Priority	1,200.00	NA	NA	0.00	0.00
LEASE FINANCE GROUP	Unsecured	3,600.00	NA	NA	0.00	0.00
LVNV FUNDING	Unsecured	2,180.00	NA	NA	0.00	0.00
MIDLAND CREDIT MGMT	Unsecured	6,834.00	NA	NA	0.00	0.00
MIDLAND CREDIT MGMT	Unsecured	6,283.00	NA	NA	0.00	0.00
MIDLAND CREDIT MGMT	Unsecured	301.00	NA	NA	0.00	0.00
MIDLAND CREDIT MGMT	Unsecured	1,088.00	NA	NA	0.00	0.00
MIDLAND CREDIT MGMT	Unsecured	862.00	NA	NA	0.00	0.00
NCO FINANCIAL SYSTEMS	Unsecured	1,452.00	NA	NA	0.00	0.00
PINNACLE FINANCIAL GROUP	Unsecured	42.00	NA	NA	0.00	0.00
PINNACLE FINANCIAL GROUP	Unsecured	42.00	NA	NA	0.00	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	886.00	NA	NA	0.00	0.00
SABER GROUP	Secured	12,000.00	NA	NA	646.86	0.00
ST JOSEPH HOSPITAL	Unsecured	847.00	NA	NA	0.00	0.00
ST JOSEPH HOSPITAL	Unsecured	140.00	NA	NA	0.00	0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
UNIVERSITY FIDELITY CORP	Unsecured	261.00	NA	NA	0.00	0.00
VERIZON WIRELESS	Unsecured	1,186.00	NA	NA	0.00	0.00
WILL COUNTY TREASURER	Unsecured	2,500.00	NA	NA	0.00	0.00
ZENITH ACQUISITION CORP	Unsecured	1,008.00	NA	NA	0.00	0.00

Summary of Disbursements to Creditors:

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$0.00	\$646.86	\$0.00
TOTAL SECURED:	\$0.00	\$646.86	\$0.00
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
TOTAL PRIORITY:	\$0.00	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$0.00	\$0.00	\$0.00

Disbursements:

Expenses of Administration	<u>\$203.14</u>	
Disbursements to Creditors	<u>\$646.86</u>	
TOTAL DISBURSEMENTS :		<u>\$850.00</u>

12) The trustee certifies that the foregoing summary is true and complete and all administrative matters for which the trustee is responsible have been completed. The trustee requests that the trustee be discharged and granted such relief as may be just and proper.

Dated: 04/05/2010

By: /s/ Glenn Stearns

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.